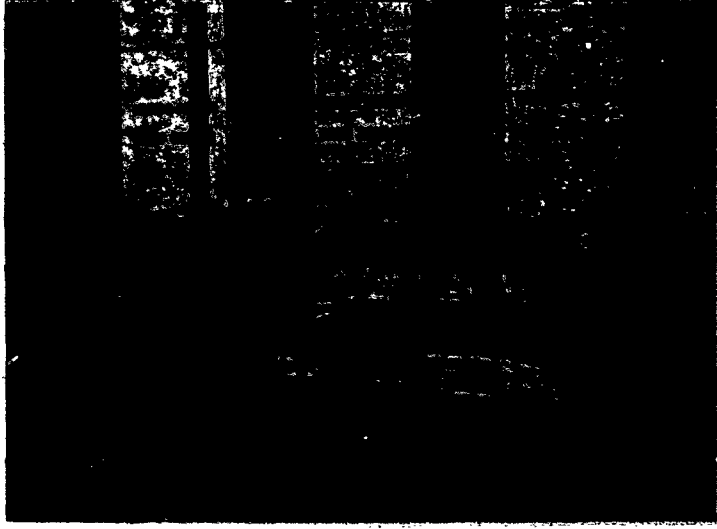


Incorporated 1880

# MONROE COUNTY SAVINGS BANK

33 @ 35 State Street  
Rochester, N. Y.



## Officers

James E. Booth, President Rufus K. Dryer, Vice-President  
Alexander M. Lindsay, Vice-Pres. David Hoyt, Secretary and Treas.  
William B. Lee, Attorney

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## THE CHRISTMAS BEARS.

By GERALD PRIME

LABEL was having it out with her father. It was only a few days before Christmas, and she should have been at peace with herself and all mankind in general, but she wasn't. She had been telling herself all this particular day that as soon as her father came home she would put her case before him in a light so convincing that he would be brought to admit that he had been a little too arbitrary. Her scheme had not worked. She was beginning to realize painfully that her effort to make her point had resulted in confining her father in his opinion that it was a man's privilege to rule in his own house, especially when the woman of it was his only daughter, a girl of twenty, who could not be expected to know her own mind.

"You know perfectly well," said Isabel, with a final heroic attempt to snatch victory from the jaws of defeat. "That Jack and I have been—have been good friends for a long time. The only reason he hasn't spoken about it to you—is because he has been waiting until he was in more of a position to do so."

"Then it's mighty lucky for him that he concluded to postpone it," declared Tom Truedell testily. "Romance is all very well for those who can afford it, but Jack Goodale doesn't belong to that class. I pay him a full salary and I admit he earns it. But I don't see how he expects me to accept him as a son-in-law. How could he ever provide for a wife as extravagant as you? Absurd!"

"He has a little money, and he may make a lucky deal some day," she persisted in spite of the tortures of her hope.

"Do you mean that the young man intends to gamble his wealth?" he asked frostily.

"Why shouldn't he? You do, don't you?"

Tom Truedell sneered impatiently. "No," he retorted. "I do not gamble. A gambler risks his property. I never risk anything. I know how the market is going because I know the market. There's a difference, Isabel."

Driven to desperation, Isabel seized her last trick. "The man you speak of," she said, "is an expert. He has nothing but his wits to distinguish him."

"He's an expert?" he repeated, looking at her with a queer expression. "I am well enough acquainted with him. I grant you Gerald Van Ingen has very little money, but he has something that the Truedell family needs a good deal more. He has position."

"He's an empty makeshift," declared Isabel with fury.

"He isn't very brainy, I suppose," her father admitted. "He'll be all the while to manipulate on that account. That ought to appeal to you, Isabel. But I haven't made up my mind yet. Mr. Van Ingen is coming to lunch with me tomorrow, and I shall make a study of him. He certainly ought to do great things for us socially."

Van Ingen was punctual at Truedell's office on the following day. As he entered the busy place he found the bustling very disagreeable to his nerves. The machines clicked, clattered, whirred, rattled, and ticked were "speaking" "talking," "frictioned" into telephons, and there was an uproar quite reminiscent of the young man's snore. All at once Truedell crashed into view, almost overturning his distinguished visitor, and without even an apology shouted in a voice that seemed peculiarly disagreeable.

"Here, Goodale! Get a move on and sell all you can—10,000,000 bonds today. Keep a cool head, man!"

Having given his commands, Truedell turned to his visitor. "You'll have to excuse me," he said. "I expected a quiet day, but the bulls are on the warpath, and I'm having the light of my life. Goodale will be back presently, and he'll talk you all about it. Come in tomorrow and I'll blow you to the luncheon—if I have money enough left to pay for it."

The excited operator was away before the startled young man could put in a word. He couldn't understand why a man as Truedell was supposed to be should agitate himself over his business. What was amiss? The idea was so irritating that he found a triding consolation in the fact that his wailing had gone so far.

Just then Goodale returned, and Van Ingen felt it due to himself to learn something of the condition of affairs. His ideas of business were exceedingly vague, but he nervsed himself for the undertaking.

"Mr. Truedell seems to be unusually excited today," he began. "I can't help thinking something must be up."

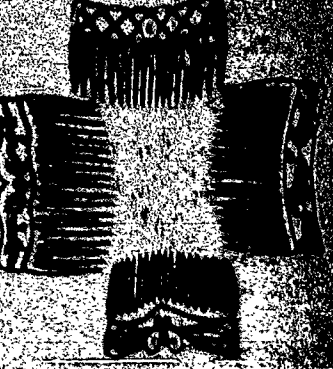
"Something is up," Goodale admitted quietly. "What is down?"

"Oh, I see," said his rival, with a dazed look which belied his assumption of intelligence. "Mr. Truedell has been dealing very heavily lately, I believe."

"Very heavily indeed," Goodale agreed promptly.

"Many people will be very hard hit," Van Ingen concluded that he had solved the problem. He thanked the informant rose languidly and proceeded to his club, inwardly grating that he had caught a certain something.

## Useful Christmas Gifts



### LADIES' JACK COMBS

Ask any woman who ever received one of our Combs and she will tell you that it was a most money gift, because it is useful, always admired, and to supply you with these Jeweled and Fancy Combs at the Most Reasonable Prices.

### JEWELLED JACK COMBS

with Inlaid Gold Teeth  
\$1.00, \$1.50, \$2.00, \$2.50, \$3.00 each.

### BRISTLE JACK COMBS

with Inlaid Gold Teeth  
\$1.00, \$1.50, \$2.00, \$2.50, \$3.00 each.

While he was sitting at the table, he observed that Isabel had been at peace with herself and all mankind in general, but she wasn't. She had been telling herself all this particular day that as soon as her father came home she would put her case before him in a light so convincing that he would be brought to admit that he had been a little too arbitrary. Her scheme had not worked. She was beginning to realize painfully that her effort to make her point had resulted in confining her father in his opinion that it was a man's privilege to rule in his own house, especially when the woman of it was his only daughter, a girl of twenty, who could not be expected to know her own mind.

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## SOMETHING NEW FOR CHRISTMAS

By ELIZA ARCHARD CORNER

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## W

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**A Merry Christmas**  
**To All!**

With the advent of Fall comes Thanksgiving, the first of the Holidays, when everyone is looking forward to pleasant times. We therefore extend to our old Friends and Customers

**Our Best Wishes for a Joyous Holiday**

and beg to call their attention to our Superior Goods. They are smooth to the taste; pure and healthful—nothing compares with them for family or medicinal use. If you want something that is good try one of the following brands of our Specialties:

**Old J. R. C. Rye Whisky, Rochester Club and North King.**

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